

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re:	§	
	§	
GUZMAN, NORMA A	§	Case No. 08-17230
	§	
Debtor(s)	§	

NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that JOSEPH R. VOILAND, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

Clerk of the U.S. Bankruptcy Court
219 S. Dearborn
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:30 AM on 07/11/2014 in Courtroom 240,

United States Courthouse
c/o Kane County Courthouse
100 S. 3rd. St., Geneva, IL 60134

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 06/08/2014

By: Kenneth S. Gardner

Clerk of the Bankruptcy Court

JOSEPH R. VOILAND
1625 WING ROAD
YORKVILLE, IL 60560

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: §
§
GUZMAN, NORMA A § Case No. 08-17230
§
Debtor(s) §

SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION

The Final Report shows receipts of \$ 6,000.00
and approved disbursements of \$ 1,030.00
leaving a balance on hand of¹ \$ 4,970.00

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000005	U.S. Bank National Association	\$ 88,874.18	\$ 0.00	\$ 0.00	\$ 0.00
000007	CITIMORTGAGE, INC.	\$ 25,800.35	\$ 0.00	\$ 0.00	\$ 0.00

Total to be paid to secured creditors \$ 0.00

Remaining Balance \$ 4,970.00

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: JOSEPH R. VOILAND	\$ 1,350.00	\$ 0.00	\$ 1,350.00
Trustee Expenses: JOSEPH R. VOILAND	\$ 121.07	\$ 0.00	\$ 121.07
Attorney for Trustee Fees: JOSEPH R. VOILAND	\$ 914.50	\$ 0.00	\$ 914.50

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Attorney for Trustee Expenses: JOSEPH R. VOILAND	\$ 6.11	\$ 0.00	\$ 6.11
Charges: Clerk of the U.S. Bankruptcy Court	\$ 293.00	\$ 0.00	\$ 293.00

Total to be paid for chapter 7 administrative expenses \$ 2,684.68

Remaining Balance \$ 2,285.32

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 17,172.20 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 13.3 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000001	Earthmover Credit Union	\$ 1,286.43	\$ 0.00	\$ 171.20
000002	T Mobile USA Inc	\$ 612.43	\$ 0.00	\$ 81.50
000003	East Bay Funding	\$ 1,814.47	\$ 0.00	\$ 241.47
000004	T Mobile USA Inc	\$ 327.98	\$ 0.00	\$ 43.65
000006	Asset Acceptance LLC	\$ 644.44	\$ 0.00	\$ 85.77
000008	Toyota Motor Credit Corporation	\$ 11,822.91	\$ 0.00	\$ 1,573.42

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000009	Portfolio Recovery Assocs., LLC	\$ 350.64	\$ 0.00	\$ 46.66
000010	Portfolio Recovery Assocs., LLC	\$ 312.90	\$ 0.00	\$ 41.65
000011	American InfoSource LP as agent for	\$ 0.00	\$ 0.00	\$ 0.00
000012	American InfoSource LP as agent for	\$ 0.00	\$ 0.00	\$ 0.00

Total to be paid to timely general unsecured creditors \$ 2,285.32

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

Prepared By: /s/Joseph R. Voiland

Trustee

JOSEPH R. VOILAND
1625 WING ROAD
YORKVILLE, IL 60560

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Notice Page 6 of 7
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Norma A Guzman
 Debtor

Case No. 08-17230-DRC
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: acox
 Form ID: pdf006

Page 1 of 2
 Total Noticed: 37

Date Rcvd: Jun 09, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 11, 2014.

db
 12384182 +Norma A Guzman, 1317 Monomoy St., Apt A, Aurora, IL 60506-2658
 12384183 +Anderson Insurance Brokers, Inc., 1831 E. Roosevelt Rd., Wheaton, IL 60187-6973
 12573372 +Brian R. Tonner, D.D.S., 541 Sullivan Road, Aurora, IL 60506-1406
 12384184 +CITIMORTGAGE, INC., POST OFFICE BOX 829009, DALLAS, TEXAS 75382-9009
 12384185 Chase, P.O. Box 78116, Phoenix, AZ 85062-8116
 12384186 Citimortgage, PO Box 9438 Dept 0, Gaithersburg, MD 20898-9438
 12384186 +Diversified Consultants, P.O. Box 551268, Jacksonville, FL 32255-1268
 12384187 +Earthmover Credit Union, C/O Steven D. Titiner, 1700 N. Farnsworth Ave, Suite 11,
 Aurora, IL 60505-1186
 12384189 GE Capital/The Gap, C/O Central Credit Services, P.O. Box 15118,
 Jacksonville, FL 32239-5118
 20036431 +Gil & Cruz, 605 N. Broadway, Aurora, IL 60505-2178
 12384179 +Guzman Norma A, 1317 Monomoy St Apt A, Aurora, IL 60506-2658
 12384191 HY Cite Finance, P.O. Box 2904, Milwaukee, WI 53201-2904
 12384192 +HyCite Serv Royal Prestige, 333 Holtzman Rd., Madison, WI 53713-2109
 12384194 Liberty Mutual Group, C/O Thomas George Associates, LTD, PO Box 30,
 East Northport, NY 11731-0030
 12384196 +Medical Business Bureau, LLC., PO Box 1219, Park Ridge, IL 60068-7219
 13011456 +Portfolio Recovery Assocs., LLC, POB 41067, Norfolk, VA 23541-1067
 12384198 +Provena Mercy Center, 1325 N Highland Avenue, Aurora, IL 60506-1449
 12667070 +Randall West Home Owners Association, P O Box 441, North Aurora, IL 60542-0138
 12384200 Sears Credit Cards, P.O. Box 6283, Sioux Falls, SD 57117-6283
 12510708 T Mobile USA Inc, PO Box 53410, Bellevue, WA 98015-3410
 12384201 T-Mobile, P.O. Box 742596, Cincinnati, OH 45274-2596
 12384202 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
 (address filed with court: Toyota Financial Services, P.O. Box 5855,
 Carol Stream, IL 60197-5855)
 12579141 +Toyota Motor Credit Corporation, Becket and Lee LLP, P O Box 3001, Malvern, PA 19355-0701
 12537958 +U.S. Bank National Association, c/o Codilis & Associates, P.C.,
 15W030 North Frontage Road, Suite 100, Burr Ridge, IL 60527-6921
 20036432 +Verizon Wireless, P.O. Box 4002, Achworth, GA 30101-9003
 12384203 Washington Mutual Payment Processing, P.O. Box 660548, Dallas, TX 75266-0548

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

12384181 +E-mail/Text: bankruptcy_notifications@ccsusa.com Jun 10 2014 00:59:03
 Allstate Insurance Company, C/O Credit Collection Services, Two Wells Ave, Dept 9135,
 Newton, MA 02459-3225
 21530692 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Jun 10 2014 01:01:19
 American InfoSource LP as agent for, T Mobile/T-Mobile USA Inc, PO Box 248848,
 Oklahoma City, OK 73124-8848
 12559667 +E-mail/Text: BANKRUPTCY@ASSETACCEPTANCE.COM Jun 10 2014 00:57:20 Asset Acceptance LLC,
 Assignee/GE Capital-Wal-mart, Po Box 2036, Warren MI 48090-2036
 18096267 +E-mail/PDF: resurgentbknotifications@resurgent.com Jun 10 2014 01:01:12 East Bay Funding,
 c/o Resurgent Capital Services, PO Box 288, Greenville, SC 29602-0288
 12384188 +E-mail/Text: iasher@eaglerecovery.net Jun 10 2014 00:58:23 GE Capital-Walmart,
 C/O Eagle Recovery Associates, Inc., 424 SW Washington Street, 3rd Floor,
 Peoria, IL 61602-5147
 12384190 +E-mail/PDF: gecsedirecoverycorp.com Jun 10 2014 00:59:28 GEMB/JCP, PO Box 981402,
 El Paso, TX 79998-1402
 12384193 E-mail/Text: Bankruptcy@icsystem.com Jun 10 2014 00:57:38 I.C. System, Inc.,
 444 Highway 96 East, P.O. Box 64887, St. Paul, MN 55164-0887
 12384195 +E-mail/PDF: resurgentbknotifications@resurgent.com Jun 10 2014 01:00:23 LVNV Funding LLC,
 PO Box 10497, Greenville, SC 29603-0497
 12654150 E-mail/PDF: resurgentbknotifications@resurgent.com Jun 10 2014 00:59:33 LVNV Funding LLC,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 12384197 E-mail/Text: mmrgbk@miramedrg.com Jun 10 2014 00:57:38 Pellettieri & Associates, LTD,
 PO Box 536, Linden, MI 48451-0536
 12521187 E-mail/PDF: resurgentbknotifications@resurgent.com Jun 10 2014 00:59:33 Roundup Funding, LLC,
 MS 550, PO Box 91121, Seattle, WA 98111-9221

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

12384199 ##+Resurgence Financial, LLC, Legal Department, 4100 Commercial Avenue,
 Northbrook, IL 60062-1833
 12384180 ##+Ruddy Milroy & King, 1700 N Farnsworth Ave Suite 12, Aurora, IL 60505-1186

TOTALS: 0, * 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0752-1

User: acox
Form ID: pdf006

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Total Noticed: 37

Date Rcvd: Jun 09, 2014

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 11, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 8, 2014 at the address(es) listed below:

Gloria C Tsotsos on behalf of Creditor U.S. Bank National Association nd-two@il.cslegal.com
John F. Torres on behalf of Creditor Toyota Motor Credit Corporation jftlaw@earthlink.net
Jose G Moreno on behalf of Creditor U.S. Bank National Association nd-one@il.cslegal.com
Joseph Voiland on behalf of Plaintiff Joseph R. Voiland jrvoiland@sbcglobal.net,
jvoiland@ecf.epiqsystems.com
Joseph Voiland jrvoiland@sbcglobal.net, jvoiland@ecf.epiqsystems.com
Joseph Voiland on behalf of Trustee Joseph Voiland jrvoiland@sbcglobal.net,
jvoiland@ecf.epiqsystems.com
Joseph R Voiland on behalf of Plaintiff Joseph R. Voiland jrvoiland@sbcglobal.net
Joseph R Voiland on behalf of Trustee Joseph Voiland jrvoiland@sbcglobal.net
Lincoln M King on behalf of Debtor Norma A Guzman lincoln@ruddyking.com, jruddy@ruddyking.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov
Peter C Bastianen on behalf of Creditor U.S. Bank National Association ND-Four@il.cslegal.com
TOTAL: 11